

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re:	§	
	§	
PHILLIPS, HAROLD WAYNE	§	Case No. 06-41784
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter      of the United States Bankruptcy Code on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Administrative expenses  
Payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing claims in this case was      . All claims of each class which will receive a distribution have been examined and any objections to the allowance of

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$ , for a total compensation of \$ . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ , and now requests reimbursement for expenses of \$ , for total expenses of \$ .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/CHRISTOPHER J. MOSER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 06-41784 BTR Judge: BRENDA T. RHOADES  
Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER

Date Filed (f) or Converted (c): 10/24/06 (f)

341(a) Meeting Date: 11/13/06

Claims Bar Date: 07/12/07

For Period Ending: 02/24/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2301 Angel Fire Drive, Garland, Texas Debtor Claimed 100% Exemption on Schedule C	125,000.00	0.00	DA	0.00	FA
2. Lake Property in Quinlan, Texas	3,500.00	0.00	DA	0.00	FA
3. FINANCIAL ACCOUNTS 2006 Tax refund = 1,943.95.; Estate's portion = \$1,581.79 + financial accts balance of \$68.00 (item # 2) = \$1,649.79 Debtor's portion = \$294.16	68.00	0.00		68.00	FA
4. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	1,500.00	0.00	DA	0.00	FA
5. BOOKS/COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	50.00	0.00	DA	0.00	FA
6. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
7. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	3,000.00	0.00	DA	0.00	FA
8. FIREARMS AND HOBBY EQUIPMENT Debtor Claimed 100% Exemption on Schedule C	600.00	0.00	DA	0.00	FA
9. Education IRAs Primerica IRA and Principal Financial Group 401K Debtor Claimed 100% Exemption on Schedule C	55,504.92	0.00	DA	0.00	FA
10. 2000 Ford F150 Pickup Debtor Claimed 100% Exemption on Schedule C	8,000.00	0.00	DA	0.00	FA
11. 2004 Hyundai 350L Debtor Claimed 100% Exemption on Schedule C	13,484.00	0.00	DA	0.00	FA
12. 2006 TAX REFUND (u) 2006 Tax refund = 1,943.95.; Estate's portion = \$1,581.79 + financial	1,943.95	1,943.95		1,875.95	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 06-41784 BTR Judge: BRENDA T. RHOADES  
Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 10/24/06 (f)  
341(a) Meeting Date: 11/13/06  
Claims Bar Date: 07/12/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
accts balance of \$68.00 (item # 2) = \$1,649.79 Debtor's portion = \$294.16 INT. Post-Petition Interest Deposits (u)	Unknown	N/A		3.60	Unknown

TOTALS (Excluding Unknown Values)	\$213,150.87	\$1,943.95	\$1,947.55	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

On Dec. 27, 2007, Order Granting Motion to Reopen Case was entered, item # 12.

Initial Projected Date of Final Report (TFR): 06/30/08      Current Projected Date of Final Report (TFR): 02/24/10

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 06-41784 -BTR  
Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0548 BofA - Money Market Account

Taxpayer ID No: \*\*\*\*\*0832  
For Period Ending: 02/24/10

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/29/08	3, 12	UNITED STATES TREASURY TAX REFUND	Tax Refund & Bank Balance	1224-000	1,943.95		1,943.95
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.02		1,943.97
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.46		1,944.43
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.46		1,944.89
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.40		1,945.29
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.24		1,945.53
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		1,945.78
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		1,946.03
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.24		1,946.27
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		1,946.52
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.19		1,946.71
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.16		1,946.87
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.10		1,946.97
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		1,946.99
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,947.00
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		1,947.02
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.04		1,947.06
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.11
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.16
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.21
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.26
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.31
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.36
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.41
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.46
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		1,947.51
02/24/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.04		1,947.55

Page Subtotals 1,947.55 0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 06-41784 -BTR  
Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0548 BofA - Money Market Account

Taxpayer ID No: \*\*\*\*\*0832  
For Period Ending: 02/24/10

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/24/10		Transfer to Acct #*****1753	Final Posting Transfer	9999-000		1,947.55	0.00

COLUMN TOTALS	1,947.55	1,947.55	0.00
Less: Bank Transfers/CD's	0.00	1,947.55	
Subtotal	1,947.55	0.00	
Less: Payments to Debtors		0.00	
Net	1,947.55	0.00	

Page Subtotals 0.00 1,947.55

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
Exhibit B

Case No: 06-41784 -BTR  
Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1737 BofA - Money Market Account

Taxpayer ID No: \*\*\*\*\*0832  
For Period Ending: 02/24/10

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

Page Subtotals 0.00 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 4  
**Exhibit B**

Case No: 06-41784 -BTR  
Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1753 BofA - Checking Account

Taxpayer ID No: \*\*\*\*\*0832  
For Period Ending: 02/24/10

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/24/10		Transfer from Acct #*****0548	BALANCE FORWARD Transfer In From MMA Account	9999-000	1,947.55		0.00 1,947.55

COLUMN TOTALS	1,947.55	0.00	1,947.55
Less: Bank Transfers/CD's	1,947.55	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	BofA - Money Market Account - *****0548	1,947.55	0.00	0.00
	BofA - Money Market Account - *****1737	0.00	0.00	0.00
	BofA - Checking Account - *****1753	0.00	0.00	1,947.55
		1,947.55	0.00	1,947.55
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 1,947.55 0.00



EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number:	06-41784	Page 1		Date: February 24, 2010		
Debtor Name:	PHILLIPS, HAROLD WAYNE	Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
999 8200-00	HAROLD WAYNE PHILLIPS 2301 ANGEL FIRE DRIVE GARLAND, TX 75044	Administrative		\$294.16	\$0.00	\$294.16
000001 070 7100-00	GE Capital Corporation 300 E. John Carpenter Freeway, Suite 302 Irving, Texas 75062	Unsecured		\$0.00	\$0.00	\$0.00
000002 070 7100-00	Navistar Financial Corporation 425 N. Martingale Road, Suite 1800 Schaumburg, IL 60173	Unsecured		\$5,218.23	\$0.00	\$5,218.23
000003 070 7100-00	GE Capital Corporation 300 E. John Carpenter Freeway, Suite 302 Irving, Texas 75062	Unsecured		\$11,863.42	\$0.00	\$11,863.42
Case Totals:				\$17,375.81	\$0.00	\$17,375.81
Code #: Trustee's Claim Number, Priority Code, Claim Type						

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 06-41784

Case Name: PHILLIPS, HAROLD WAYNE

Trustee Name: CHRISTOPHER J. MOSER

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: CHRISTOPHER J. MOSER</u>	\$ _____	\$ _____
<u>Attorney for trustee:</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:



Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ \_\_\_\_\_.